“You can give even if you only have ten rupees!”: Muslim charity in a Colombo housing scheme

(brief title: Muslim charity in a Colombo housing scheme)

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Abstract
Recent research on contemporary modalities of Islamic or Muslim philanthropy has focused on processes of subjectivation through which givers and recipients of charity are habituated or craft themselves to an ethic of piety, social responsibility and (neoliberal) economic virtuosity. These studies, however, have concentrated almost exclusively on those who give charity, leading to an over-emphasis on the perspectives of givers, and on their role in determining how the poor might deal with their everyday lives and imagined futures. As a result, small-scale gifting relations in which the Muslim poor may also be involved—making the poor simultaneously givers and recipients of charity—have been obscured or erased altogether. In this article we argue that the concerns of the poor might not always or necessarily be those of the wealthy donors of charity. By receiving and giving sadaqa and zakat, poor and working class Muslim in a Colombo neighbourhood imagine inclusion and belonging to the wider Muslim community in Colombo which is not contingent upon the mediation and pedagogical interventions of charitable organizations and (middle-class) pious donors. Importantly, this imagination of inclusion and belonging comes at a time when the Muslim poor are increasingly marginalized by virtue of a (middle class) discourse which by framing charity as a means ‘to help the poor to help themselves’ has turned socio-economic upliftment into an ethical duty, and, consequently, failure to improve oneself has become the symptom of wider moral shortcomings.

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“The practice of zakat is not just intended to temporarily alleviate suffering. By demonstrating an example of virtue and duty, granting zakat encourages all members of society to work harder, to be compassionate, and to improve the lot of the community. Zakat, therefore, both spiritual and profoundly social.”.\(^2\) With these words Tariq Cheema describes the scope of Islamic charity at a time when, “Muslim philanthropy is at a crossroads,” because, “it faces the challenge of building new, global models of giving, whilst refining the old methods embedded in Islam’s vibrant religious and cultural traditions.”\(^3\) Indeed such a reformist task is taken up by World Congress of Muslim Philanthropists of which Tariq Cheema is the founder and CEO. Established in 2007 by “a small group of dedicated individuals” it includes illustrious patrons such as, amongst others, H.R.H. Banderi A.R. Al Faisal of Saudi Arabia and H.R.H. El Hassan Bin Talal of Jordan.

Tariq Cheema’s vision of a global Muslim philanthropic network devoted to turning religious giving into a means for socio-economic progress and development draws on a time-honoured Islamic tradition of almsgiving,\(^4\) and chimes with current debates within the Muslim world regarding the scope, direction and ethics of mandatory (\textit{zakat}) and voluntary (\textit{sadaqa}) almsgiving.\(^5\) Contemporary concerns about the inherent potentials of almsgiving have emerged at the intersection of a number of related, and simultaneously global and local processes of transformation. Research has indicated that many expressions of present-day social activism—of which contemporary forms of organized charity are an expression—are not only responsive to the weakening of state-sponsored social welfare programmes and a progressive Islamization of the social, but appear to be congruent with novel forms of capital accumulation engendered by global processes of economic liberalization.\(^6\) Here the


\(^3\) Ibid.


orientations and practices of emerging modalities of social activism and organized charity articulate of a novel imagination of the relations between state, market and religiosity aptly glossed by some as ‘pious neoliberalism’. The stuff of contemporary modalities of (organized) Muslim religious giving—motivating middle class Muslims to donate time and money to redress failures of state and market in promoting the common good, or encouraging the poor to utilize charity they receive to transform themselves into economically active and pious Muslims—thus resonates with a global “ethicalization of market rule through humanitarianism, philanthropy, and the affect of poverty action” in which neoliberal capitalism is both the problem and the condition for its solution. That is, the imagination of a moral economy engendered by charity, voluntarism and humanitarianism is located in the rhetoric, aesthetic and practices of the market itself, as expressed, for instance, by the practices of philanthrocapitalism.

Recent research on charity and philanthropy in the Muslim world and beyond has explored ways through which neoliberal market practices and ideologies have engendered new forms of religiosity, and, at the same time, how the latter have been mobilized to inform economic practice. This two-way traffic has afforded a novel and productive perspective on the relations or affinities between religious and economic life beyond the all too obvious anthropological trope of the ‘moral economy’.

If scholars in the 1990s had explored and theorized modernist objectifications of Islam as a religious “system,” current research on emerging forms of Islamic or Muslim philanthropy has shifted attention to processes of...
subjectivation through which givers and recipients of charity craft themselves to an ethic of piety, social responsibility and (neoliberal) economic virtuosity. All too often, though, we see in this literature a presumption that the ideals and aspirations of wealthy benefactors to create specific kinds of subjects of those who receive their charity is shared by the poor, and that efforts directed towards transforming the spiritual and material lives of (poor) recipients via religious giving have their intended effects.

These assumptions might be unsurprising given that studies of Islamic and Muslim charity have single-mindedly focused on those who give charity, and as a result little is known about the experiences of recipients, and the relationships produced by the distribution of zakat and sadaqa. This has led to an over-emphasis on the perspectives of givers, and on their role in determining how the poor might deal with their everyday lives and imagined futures. And as a result the subjectivation of the recipient-poor is routinely taken for granted, assumed as the inevitable outcome of socio-religious pedagogies of charitable interventions mobilized by the givers. At the same time, small-scale gifting relations in which the Muslim poor may also be involved—making the poor simultaneously givers and recipients of charity—has remained substantially unexplored and under-theorized. By shifting focus on the life-worlds of those who have become the object of the concern and intervention of charity-minded individuals and organizations this article, then, addresses some of the empirical and theoretical shortcomings in the anthropology of Islamic or Muslim charity. We draw inspiration from the anthropology of giving in South Asia, to underscore the perhaps all too obvious fact that acts of charity, or giving more generally, might be understood very differently depending upon the position of those who participate in the exchange. Moreover, we will argue that religious giving

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13 See, for instance, Atia Building a house in heaven; Tobin Everyday Piety. See also Muehlebach’s study of voluntarism in northern Italy; A. Muehlebach, The moral neoliberal: welfare and citizenship in Italy, University of Chicago Press, Chicago, 2012.


might be embedded in a relation between self and the divine entailing theological and aesthetic dispositions towards mercy, compassion or love which might be oblivious to the logic and practices of so-called pious neoliberalism.\(^{17}\)

Data for this paper were collected in Sri Lanka’s capital Colombo between 2012 and 2013. Whilst in this Sinhala-Buddhist dominated island Muslims make up for roughly 10% of the total population, they account for 36% of Colombo’s inhabitants (11% in the Colombo district as a whole). The vast majority of Colombo (and Sri Lankan) Muslims are Sunni who follow the Shafi’i schools of jurisprudence, but there are also two other Muslim communities with origins in northern India, Memons and Bohras. Although their population is small, these two groups are extremely successful in commerce, from tea plantations and international trade to retail. There is no space here to summarize the rich history of Sri Lankan Muslims,\(^{18}\) but suffice it to say that they are a Tamil-speaking community whose Colombo-based middle-class elite rose to commercial prominence during the British colonial period, and later benefitted of the opportunities opened up by Sri Lanka’s adoption of a policy of economic liberalization in 1977. However, the majority of Colombo Muslims continue to eke out a living in low paid precarious jobs, and populate inner-city low-income neighbourhoods such as Slave Island, Pettah and Maradana. Fieldwork was conducted at a time when Sinhala Buddhist xenophobia had led to virulent, and oft violent anti-Muslim campaigns, making the Muslim minority increasingly anxious about its vulnerability, and sensitive to criticism alleged exclusive and inward orientation.\(^{19}\) Muslims were accused of gaining unfair advantage over the Buddhist majority by


circulating economic resources within the community—Muslims, for instance, are chided for patronising only Muslim shops and restaurants, for investing in Muslim-owned business, and so forth. The extreme poles of wealth and poverty in the Sri Lankan Muslim community, alongside a growing sense of embattlement in the face of rising anti-Muslim Sinhala Buddhist nationalism, work to create and shape the senses of obligation on the part of the rich to give and of the rights of the poor to receive.

**Charity, Muslims and Islam in Colombo**

Rather the seeking to define Muslims’ almsgiving with reference to Islamic canon, we begin by outlining the contours of the moral reasoning through which Colombo Muslims understand and practice giving zakat and sadaqa. We notice here a plurality of positions, but also a good deal of agreement across a socially diverse body of givers. We have argued elsewhere that members and supporters of formal and informal Muslim or Islamic organizations that collect and distribute charity in the capital city and across the Island criticise the wastefulness of ‘traditional’ giving, oft caricatured as donation of cash to beggars during the month of Ramadan. The argument here is that individual and indiscriminate giving not only reproduces dependency and encourages begging, but also does little to alleviate the root causes of poverty. On the contrary, the millions of rupees Muslim distribute every year as zakat and sadaqa could and should be pooled together and utilized to ‘help the poor to help themselves’, to engender substantial and permanent transformations in their lives. Some, especially so-called ‘secular’ Muslims, justify such a move in terms of efficiency and efficacy, borne out both by the experience of the somewhat chaotic post-tsunami relief efforts, and by the need to uplift the community as a whole

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21 Central to Islamic orthopraxis, zakat has been linked to prayer, a religious obligation performed by giving a percentage of one’s wealth to specific categories of (Muslim) deserving recipients. It is distinguished from voluntary almsgiving, sadaqa, albeit in the two words are often used interchangeably. Whilst it can be considered as a tax, and indeed historically it has often been collected alongside other taxes, zakat suggests notions of purification and increase. By giving a percentage of one’s wealth, the remainder is purified. Albeit the ultimate reward for one’s generosity is only experienced in the afterlife, the act of giving entails the promise of increased material prosperity and accumulation of religious merits. Whilst the incumbency of giving zakat normally falls only on those Muslims whose accumulated surplus during a full lunar year exceeds a certain threshold, sadaqa is not regulated by normative rules and can be given by anyone to Muslims and non-Muslims alike. See Benthall ‘Financial worship’; Atia *Building a house in heaven* p.14ff; T. Kuran, ‘Islamic redistribution through Zakat: Historical record and modern realities’, in M. Bonner, M. Ener, and A. Singer (eds.), *Poverty and charity in Middle Eastern contexts*, State University of New York Press, Albany, NY, 2003, pp. 275–93; Singer *Charity in Islamic societies.*


23 The latter are routinely identified as the outcome of lack of (religious and secular) education and skills, which, in turn, lead to unemployment, family instability, inability to plan life and defer gratification, promiscuity, criminality, and plain laziness. Osella “‘A Poor Muslim’”; see also Atia *Building a house in heaven.*

24 Pan-South Asian idiom for the socio-economic enhancement of low status/class communities.
through systematic development projects. For religious-minded Muslims who participate in the activities and funding campaigns of formal and informal charitable organizations—especially those close the Islamic reformism of groups such as Tablighi Jama`at and Jama`at Islam—the pragmatic discourse of development goes alongside an emphasis on the spiritual transformations which charity should elicit in recipients. Here giving zakat is both a duty to God and to the Muslim community as a whole, a means to foster material and spiritual well-being amongst recipients. Whether zakat as the right (haqq) of the recipients on a portion of the surplus of the donor should preclude conditions on its use or not, formal and informal charitable organizations have established systems of checks and references—often provided by local mosques or government employees—to ensure would-be-recipients’ ‘reputation’ as practicing Muslims and to establish their genuine economic needs. Direct provision of adequate sanitation, drinking water or housing are preferred over individual cash transfers as the latter might be too easily ‘squandered’ by dissolute recipients.

The practices of contemporary organizations devoted to the collection and distribution of Muslim charity in Colombo reveal an impetus toward individual and collective moral responsibilization seeking to shape the Muslim poor into self-disciplined economic and religious subjects. This takes the configuration of an art of reforming and governing the poor which does not simply objectify theologies articulated within specific Islamic discursive traditions, but also draws on the legacy of colonial debates about the idleness of the (non-working) poor and the moral value of work; neoliberal notions of entrepreneurship and meritocracy; the global discourse of development; the charitable practices of other ethnic-religious communities in Sri Lanka; as well as on a growing middle-class uneasiness with the public spectacle of begging. And yet, the enthusiasm for organized forms of charity we find amongst certain sections of the Colombo Muslim middle-class—in particular young professionals and MBA-educated businessmen, that is those who participate more enthusiastically to, and have benefitted more from the liberalization of the Sri Lankan economy—and Islamic reformist organizations has a limited purchase. Amongst our Colombo interlocutors the most common practice is to give a small proportion of one’s zakat and sadaqa to charitable organizations, whilst utilizing the rest to respond to demands from poor relatives, dependants and strangers—not only beggars, but also those unable to meet expenses for medical emergencies, life-cycle rituals, education expenses or payment of utilities bills—as well as to support religious institutions. Eventually, the impulse

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26 Osella ‘‘A Poor Muslim’’; see also Retsikas ‘Reconceptualising zakat’.

and obligation to give cannot be turned unequivocally into a project of socio-religious reform. For many Colombo Muslims who give alms to the poor on a regular basis zakat and sadaqa remain primarily concerned with the transformation of the (donor) self rather than with the long-term material and spiritual welfare of recipients. That is, they are a means to discharge a religious obligation, accumulate religious merits and ensure success in one’s economic endeavours.\(^{28}\)

Here we do not intend to draw the lines of a hard and fast opposition between the demotic practices of popular Islam and the universalist orthodoxy of Islamic reformism.\(^{29}\) After all the vast majority of donors amongst our respondents shared the view that almsgiving should foster long-term economic development and discourage dependency, and all strived to lead the moral life appropriate to God-fearing Muslims. Instead we simply foreground the complexity and plurality of understandings of everyday practices of religious giving amongst Colombo Muslims.

The spaces and places of Muslim charity

Waseer Watta\(^{30}\) (a pseudonym) is a small administrative sub-division in the north-east of Maradana, one of the more down-at-heel areas of north-central Colombo notoriously associated with excessive consumption of alcohol and illegal drugs, and more generally for a plethora of ‘underworld activities.’ Waseer Watta, like Maradana and north Colombo area, is primarily Muslim, with around 60 per cent of the population registering in the latest census as either ‘Sri Lankan Moor’ or ‘Malay Muslim,’ the majority defining themselves as Moor\(^{31}\). The remainder are Sinhala Buddhists, Catholics, and Evangelical Christians. The community comprises of 25 encroached ‘houses’\(^{32}\) and 160 National Housing Scheme (NHS) flats across 11 blocks. The NHS flats were built in the late 1980s to early 1990s by the United National Party government of Ranasinghe Premadasa, space for which was made by clearing existing slum dwellings and rehousing families in the blocks. One block is known locally as the ‘luxury flats’, larger than the standard apartments in the rest of the blocks. Residents say there are three classes of housing in the watte: the luxury flats, which are ‘class one,’ the remaining majority of the NHS flats, which are ‘class two,’ and the remaining encroached houses, which are ‘class three.’

\(^{28}\) Osella ‘‘A Poor Muslim’’.


\(^{30}\) In Sinhala, ‘Watta’ or ‘watte’ means ‘garden’ and is used to denote encroached slums and/or ‘underserved settlements’ in urban areas. Reflecting local practice, we use two spellings of ‘Watta’ in this paper. We use the formal ‘Watta’ when referring to the community by its name (i.e. Waseer Watta) but the vernacular ‘watte’ when referring to the community generally.

\(^{31}\) Sri Lankan Moors constitute the country’s largest Muslim community, and claims descent from Arab traders who settled in Sri Lanka from the mediaeval period. The Malay Muslim community originated from South-East Asia and settled in the island during the Dutch and British colonial periods.. Ali ‘The genesis of the Muslim community’; Mahroof, ‘Community of Sri Lankan Malays’; Qadri ‘Unmooring identity’; McGilvray ‘Arabs, Moors and Muslims’; Nuhman, Sri Lankan Muslims.

\(^{32}\) ‘Encroached’ communities are simply those located on government or private land not belonging to the residents, and which have no planning permission or legal entitlements to remain. By other terms encroachments would refer to ‘slums’ or ‘shanties’, although those terms are not commonly used in Sri Lanka.
The ethnic and class stratification of the Muslim inhabitants is objectified in their accommodation arrangements, which in turn impacts upon the charitable activities of people in the watt. Thus residents of the ‘first class’ luxury flats all claim to give zakat at Ramadan as required by their economic level; very few residents of class two flats do so, and none of those in class three encroachments. By contrast, none of those in first class flats claim to receive charity from others, while the majority of those in class two flats, and all of those in class three encroachments do so. Importantly, however, people in class two and three housing complain that class one residents ignore their neighbours in the watt, and do not give them charity, even at Ramadan. We note that none of the wealthy Muslims who give zakat in the neighbourhood are natives of Waseer Watta. Of the five most active donors, three reside elsewhere and two lodge in the watt on a temporary basis. The ways in which they imagine their connections with and responsibilities to the local Muslim residents informs the calculations they make on what and to whom to give, and, as we shall see, the responses of recipients.

Finally, the inhabitants of class two and three housing also receive welfare support from a wide range of organisations and individuals, from the central government and the Colombo Municipal Council (CMC), to an array of secular and religious voluntary organisations and philanthropists of various stripes. Crucially, although the watt is a space of considerable charitable intervention, its working class and often of modest means, if not altogether poor inhabitants are actively engaged in various modalities of charitable giving.

**Giving charity in Waseer Watta**

Take Jameer, 42, a businessman who runs a chain of hardware stores, Orabi Traders, along with his five brothers. We are introduced to Jameer by the trustees of the local mosque as ‘someone who gives zakat.’ Jameer has a close-cropped beard and is dressed in a smart black shirt and trouser set, and is described as a well-known figure in the local community deeply involved in the development of the mosque and its activities through the use of money he makes through Orabi Traders and other ventures. Throughout our interview, which appropriately enough is held in the office of the Waseer Watta mosque, Jameer is keen to share his knowledge of the scripture relating to zakat and sadaqa and the mosque trustee defers to him on several points of detail relating to the economic, social, and moral calculations of charity that he makes. In this sense Jameer resembles many wealthy Muslim businessmen who appear to invest a very high level of time and energy in the calculation and giving of zakat in the pursuit of ‘social mindedness’ (Osella & Osella 2009).

Jameer was born in Akurana, a Muslim town in the Kandy District, where some of his brothers still reside. Orabi Traders was started by Jameer’s father in the 1980s and when he was still alive he took responsibility for distributing zakat and sadaqa based on company assets, while the brothers each gave from personal assets. Jameer describes his father as a very pious man who was deeply involved in charitable works, right up until the time of his death, ‘when he was 77 he personally went and gave houses to one hundred tsunami victims,’ Jameer explains. For Jameer, his father’s lessons in business and charity, as intimately related activities, have been a founding principle of his life. So when the father died and the brothers assumed control of the company, each continued to combine the pursuit of business and charity and they calculate zakat based on what they individually own in the company, while still...
calculating how much to give based on personal assets. When zakat based on company assets is given, the brothers generally agree together how much this should be and who should receive, but when they give from personal assets they usually decide alone.

Social calculations—to whom to give—are complex. For both company and personal zakat the brothers look to give to the categories of beneficiary as they understand are defined in zakat canon, “depending on their proportion in the community.” For Jameer this translates into four main categories of recipients: company employees, so they can build or improve their home (this initiative was started by his father and is carried on by all the brothers); the Baithul Zakat committee in Akurana, which distributes according to its own rules, but tends to also focus on home building and improvements; poor relatives and other villagers in Akurana; and poor residents in Waseer Watta. The poor in the ancestral village and the watte are given money to start a business, build or improve their home, or to marry off children.33

Jameer’s spiritual calculations resemble those expressed by other successful traders, businessmen and professionals in Colombo.34 He explains that zakat does not belong to him but to those who are eligible to receive; as such it would be a sin not to give and failure to do so would incur grave misfortune in business and in life, and be met with punishment in the afterlife. “If you give your property will be pure. It will be protected from disasters and all problems,” Jameer says. But he also regards his involvement in the watte facilitated by zakat as helping the community’s social, moral, and spiritual upliftment, indexed in particular by increased mosque attendance. For Jameer this is a key obligation his brother and he have acquired due to their economic position.

We have a connection with people here [in Waseer Watta]. We are spreading a message to come and pray here [in the Waseer Watta mosque]…When you have this much money you have to help them.

Jameer further explains that zakat can directly help to alleviate the economic and social problems that ravage communities like Waseer Watta. By helping men and women to become self-sufficient—for example by starting a business, driving a trishaw, becoming a seamstress – or helping families to avoid getting into debt when children marry, zakat can reduce the flow of fathers, and especially mothers to the Gulf states as migrant workers, which is generally regarded as leading to low levels of education and “drug addiction” amongst Muslim youth. The moral obligation that compels Jameer to give is extended to recipients as a moral responsibility to improve themselves through the pursuit of more social and religious-minded behaviours, at the centre of which stands the safeguard of women’s modesty and mosque attendance. He feels beholden to Waseer Watta because it is a poor community in close vicinity of one of his business outlets and adjacent to the mosque in which he usually prays. At the same time, Jameer’s confabulations about the requirements and scope of zakat reflects his support for Tablighi Jama’at’s efforts to reawaken Islam amongst Muslims.

33 Jameer’s brothers, meanwhile, may also give to these categories and more. For example, one brother living in Akurana has joined forces with friends to create an informal organization that pools a part of their zakat which is then given to help widows start their own businesses so they will not feel compelled to take a second husband.

34 Osella “A Poor Muslim”.
Jameer’s charitable endeavour and high aspirations are tempered in less well-off *zakat* givers in the *watte*. Thajun, 43, is an announcer on Sri Lankan Broadcasting Company radio programmes in Tamil. He lodges in a second-class flat given over to rent by the owners, which he shares with his brother, who works in a middle-management position in the Ministry of Education, and two other men. Educated at secondary school level, Thajun is married but his wife and two children live in Ampara, his natal town on the east coast of the island. We meet Thajun in his flat. He is sat behind a small desk rehearsing some radio scripts, and is pleased of the chance to take a break to talk about *zakat* and Islamic charity. Thajun explains that he has lived in Waseer Watta for just over one year, and during Ramadan he gave *zakat* to some poor neighbours he had come to know, as well as to beggars who knocked at his door. But he also gives *zakat* to people in Ampara, as well as to a mosque committee and community development organisations active in some remote Muslim villages in the Ampara District. Thajun explains his charitable endeavour with reference to what he understands as the to be the appropriate ways of giving *zakat* in the Quran,

> If you go by the correct order then you give first to family, then beggars, then organisations…Organisations include normal village groups, like a social work group that goes and looks at the needs of the people and try to respond to them.

For Thajun, however, the *zakat* he gives to the mosque committee and development organisations is reckoned to be more effective than that which he distributes directly. And so he criticises those Muslims who insist on giving *zakat* personally, for whom a close relationship with beneficiaries and the possibility to control where their own money goes is considered of prime importance,

> Zakat committees identify the needs of the poorest communities. At the end of Ramazan they produce a report of who donated and what the money was used for. If you give to beggars who come to the door you can give money but it’s not really beneficial. So it’s better if an organisation does it. But some people demand an intimate relationship with beneficiaries…

Other wealthy Waseer Watta residents, though, feel hardly any responsibility to the neighbourhood. The *watte* rarely figures in their *zakat* calculations, and they prefer instead to give charity solely in their natal villages in which they maintain a strong sense of belonging. Nimis, a 42 years old medical doctor, lives with his wife in one of the ‘luxury’ flats in the *watte*. But he spends most of the week in his native Kalmuni on the east coast of Sri Lanka where he owns some land and a house, and where he runs a private medical practice. Nimis’ wife Janas explains that they calculate *zakat* according to the value of their house and land on the east coast, and then give the amount to a mosque in Kalmunai. Like Thajun, Janas says they prefer to give to the mosque rather than directly to deserving people because they only have a small amount to offer, and this way what they give, “can have more impact.” She stresses the importance to calculate *zakat* correctly and to distribute it to rightful recipients, failure to do so would be meted out by God’s punishment, through a sudden drop in their future income, for instance. Janas explains,

> What we give is not a lot, it can’t change people’s lives. But if you give to the mosque they can collect from many people and change lives. The mosque committee knows the correct way of giving, and you can be sure that your money goes to the correct categories [of recipients].
The narratives of our Waseer Watta respondents reflect the complex social and ethical reasoning underpinning the giving of *zakat*, and almsgiving more generally, which we have found amongst middle class Muslims in Colombo. Giving *zakat* affords the fulfilment of a religious obligation, and the cultivation of pious dispositions, an alignment of one’s life to God’s will and command which brings rewards in the everyday as much as in the afterlife. But for some, it also entails the objectification of a duty of care for the material and spiritual welfare not only of those with whom exists a degree of familiarity, but also of the poor in the *watta*. The stories of those who receive *zakat* reveal an equally complex reasoning, both in agreement with and dissenting from that of givers.

**Receiving charity in Waseer Watta**

Let us return to Jameer talking to us in the Waseer Watta mosque. After he finishes speaking we are introduced to Hasim, who is described to us as “a poor man who received help from Orabi Traders.” At the beginning of the interview both Jameer and the mosque trustee remain in the room and Hasim speaks in general terms about his life and the struggles that he faces and how the generosity of men like Jameer helped him through hard times. But when they leave Hasim starts to talk about the problems he experiences obtaining help from wealthy Muslims, *zakat* in particular.

Hasim has a large family—wife, two daughters and five sons—and feels the economic burden intensely. The oldest child is married and has left home; one son has finished education but is unemployed; and the remainder are still in school. Hasim used to work as a daily-wage labourer for a mason, but he was forced to quit after an accident. For a while he drove a trishaw, but the daily rent of Rs. 350 he had to pay to hire the vehicle was too high, he rarely broke even let alone made a profit. Nowadays Hasim assembles handbags from home for a local shop, working on a piece-rate of Rs. 100 per bag, completing on average two or three bags per day. He explains that although his income is insufficient to provide for his family’s daily needs, forcing him to take loans from local money-lenders to make ends meet, he has “too much *läjj[a]* [shame]” to ask for help from men like Jameer. When wealthy businessmen come to the *watte* at Ramadan to give *zakat* outside the Mosque, he won’t even send his own wife as he doesn’t want her to “queue and beg.” Hasim finds fault both with the ways in which *zakat* is distributed—normally going to the ‘very poor’ already known to the giver, or to the latter’s relatives and acquaintances—and in how potential recipients are required to demand *zakat*. Hasim recognises that although *zakat* is an obligation to give and a right for the poor to receive, in practice things do not work that way. He explains,

> Although it [*zakat*] belongs to the poor you shouldn’t ask. They [the donors] should think and give. But they are giving priority to relatives and the very poor. Many people are coming to help but only if we know them personally will they come to us. Then the problem is that people who don’t get [*zakat*] will create issues and so they [the givers] might get fed up and leave this community.

The one exception Hasim remembers is when his eldest daughter reached marriageable age and he had no money or savings to buy her jewellery and pay for the

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wedding. He went to speak to the mosque administration and they told him they could “match him up with someone who gives zakat.” The mosque gave him the details of Orabi Traders, whom a female relative then contacted on his behalf. Orabi Traders responded by giving Hasim some jewellery—including a gold chain—and sponsored the wedding meal. Hasim suggests that zakat could give him the resources to develop his handbag business or to buy a trishaw, the chance to earn a decent living. But he doesn’t foresee this ever happening.

Other respondents reinforce Hasim’s pessimism. Fifty-three years old, Muzamil is married to Fazlia who is five years younger than him, the couple earn around Rs. 600 per day between them. Muzamil drives a trishaw and Fazlia cooks food for local eateries. Muzamil explains that every Ramadan two former Waseer Watta residents distribute zakat from the mosque: one handing out Rs. 2000 notes, and the other dispensing dry rations (rice, sugar, milk powder, flour) from the back of a truck. While Muslims and non-Muslim residents of the watte queue to collect the donations, neither his wife nor he do so. The problem, Muzamil suggests, is that,

There are some very wealthy Muslim men who come at Ramadan and give money next to the mosque, but I don’t take. But if someone comes to my doorstep then I will take. I don’t want to stand in queues, it is shameful.

When interviewed Muzamil had a daughter who was about to marry, and like Hasim this was causing him some concern. Not wishing to go cap in hand to the mosque or to wealthy Muslims he didn’t know personally, Muzamil was, as he put it, “constantly going to ask relatives for money.” This was something Muzamil thought he could do because his relatives were ‘close to [his] level’, and he could reciprocate at a later date. For Muzamil, then, the nature of the relationship he has with a would-be-giver defines the degree of (moral and status) apprehension experienced by asking for zakat and other forms of help.

Alongside recounting personal experiences of receiving zakat and the moral dilemmas that often come with it, Waseer Watta Muslims were also concerned with those who appeared in the neighbourhood during the month of Ramadan and extended charity in a haphazard way. Two somewhat ephemeral and unnamed characters did exactly so because of a past connection with the watte. As young men they had migrated to Colombo from the east coast, Waseer Watta was the first place they lived in the capital, lodging in spare rooms and bunking up with friends. In time they both became successful gem traders and moved away, but every year they return to distribute cash from the steps of the mosque to a queue of women. Poor Muslims in the watte have mixed feelings about this. They spoke of the shame it brings to the community, making local people look and feel like common beggars. Some argued that these two donors did not even bother to ascertain whether the recipients were actual Muslims or not, insisting that some of their Sinhala and Tamil neighbours would don hijab and masquerade as Muslim women to receive zakat. Yet others embraced the inclusivity of this somewhat indiscriminate form of giving, arguing that through their largesse the two former residents of the watte are helping to maintain good relations between watte residents of different ethnic-religious communities.

**Charity given and received**

36 Fazlia’s operation is larger than most of these home-based catering industries common across Colombo wattes: she works from a kitchen set up in the front room of their modest flat, and is assisted by her daughter as well as Muzamil when he’s not out looking for hires.
Charity received from wealthy Muslims, and zakat especially, features large in poor Muslims’ stories of help they receive. At its best zakat is reckoned to have real transformative potential, but in every instance investigated only small amounts of assistance were ever extended. However, charity from wealthy Muslims constitutes only an irregular source of help. In the everyday that which is given by relatives, neighbours, and friends who are closer to one’s own economic standing is ultimately more predictable and of more benefit. As such, the vast majority of our poor Muslim interlocutors in Waseer Watta give as well as receive.

For Muzamil, who we have met earlier, giving sadaqa (voluntary almsgiving) is an important part of being a Muslim. For him giving has little to do with social welfare or community upliftment, it is about obtaining merits from God. Muzamil tells us that with his modest daily income of Rs 600 he is an ēlai ēl (poor man) but he is not totally destitute as a pichechaikkāraṉ (beggar), and so he can give to those who are poorer than him. He also stresses the importance of not boasting about one’s generosity, echoing the popular refrain that, “the left hand should not know what the right had is doing.”

Whenever I give to the poor I think about getting merits from God. I always taught my wife and children to give without others seeing. You’ll get more blessings if you don’t just give for society. It’s not a social duty. I think about God. That’s why it’s best not to be seen giving charity.

Although Muzamil prefers to ask relatives for help because he can give them something in return, when he gives he likes to do so without reciprocity.

I don’t expect anything in return from my brothers if I give them something. Even if they are millionaires I wouldn’t expect anything in return. It doesn’t matter if they’re relatives or not, it’s about God. We are God-fearing people!

One category of people that Muzamil refuses to give to, however, is beggars. Like many Muslims in Waseer Watta, he considers beggars to be a menace who trouble hard-working folk with their endless demands. Running a food business means Muzamil has more beggars on his doorstep than most, and he finds himself chasing them away. Only at Ramadan does Muzamil break this rule, when, he says, it is bad to turn people away who ask for help.

Muzamil’s daughter Shafeena is 29 years old, and lives in the flat next door to her parents’. She married Majeed in 2001, and they have two young children. Educated to Grade 6, Shafeena is a housewife, but also helps her mother prepare food; Majeed was educated to Grade 10, and works as an agent for an overseas recruitment company. Although Majeed earns only Rs.15000 per month, the couple like to give sadaqa on a regular basis. Like her father, Shafeena believes that charity should be given discretely and without “showing off.” Indeed, as a household with a small income, giving charity could be construed as an attempt to distinguish themselves from equally poor neighbours, of acting above their “level.” Shafeena describes giving sadaqa as a religious obligation, one that is best discharged individually and directly to recipients, because even the mosque might misappropriate what they collect.

It’s our religious obligation to give. We might not trust the mosque as they might be using the money for other things. But God knows we’re giving it.

37 Osella “A Poor Muslim”
However Shafeena also distinguishes charity given to non-relatives from charity given to relatives. Both entail moral commitments, but the former is an obligation to God, whilst the latter is embedded in kinship responsibilities. She explains,

Husband sends money to his family. He sees this as an obligation because she’s his mother. Your mother raised you so it’s like something you have to do. It’s a sin if you don’t do it but it’s more for the love you have for your mother.

In this family, then, charity is thought about and practiced along lines of both piety and relationality, seeking to avoid publicity or supporting unworthy recipients. However, for Saleem and Rizana, a couple living in encroached housing, beggars are deemed worthy recipients for their charity. Saleem works in a factory and Rizana is a housewife, and they have six children to support on a meagre income. Rizana explains that they give *sadaqa* at Ramadan in the form of raw rice to people who come to the door and ask; and *sadaqa* as cash to beggars at other times of year. Compared with the normative rules regulating the calculation and distribution of *zakat*—which they are anyway too poor to give—for Rizana the fact that any action conducted with the intention of helping others can constitute *sadaqa* means that even poor households can engage in pious as well as humanitarian deeds.

This is a stance that we have found across many Muslim households in Waseer Watta, where those living on the edge of destitution give whatever they can when they can. In a second class flat we meet Wazeer and Mazly. Wazeer, a trishaw driver, was educated to Grade 8 and Mazly didn’t receive any schooling at all. She is a housewife, but like many poor women in the *watte* she also makes food to sell to a local eatery. Combined, they can earn no more than Rs.1500 per day. Like other poor Muslim households they receive *fitr* at the end of Ramadan, and also *sadaqa* from various sources throughout the year, but have never received *zakat*. Although themselves in receipt of *fitra* and in need of help, at the end of Ramadan Wazeer and Mazly also like to give *fitra*—rice, milk powder, sugar, and tea—“to people who don’t have.” Mazly explains,

In the month of Ramadan we get and we give also. If someone comes and says they have nothing to eat, then we give at any time. Why do we do this? We are searching for blessings. If we give, we get!

Poor Muslims in Waseer Watta who give *sadaqa* and *fitra* deploy a complex and diverse economic, social, and spiritual reasoning when doing so. For some giving *sadaqa* to strangers is a pious act, and one that is close to an obligation; at the same time giving assistance to relatives is not considered charity but a relational obligation. Across households we also encounter expressions of giving for humanitarian and social reasons, as part of a commitment to generalised notions of care for the unfortunate and destitute. Indeed it is impossible to distinguish the motives of poor Muslims who give *sadaqa* in terms of any one reason. Rather what we find are complex engagements with ethics of piety, relationality, and humanitarianism. Whether giving should engender either material or immaterial returns—giving to obtain blessings, or future success and social status—or indeed both, is a concern that is debated in the *watte* with regard to poor Muslims who give *zakat*.

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38 Distribution of charity, especially food items, on Eid-ul-Fitr, the day that marks the end of Ramadan fasting.
While most poor Muslims in Waseer Watta frame their charitable activities as *sadaqa*, some define it as *zakat*. Predictably, mosque trustees, as well as wealthy men like Jameer campaign against the use of the term *zakat* to describe poor Muslim’s charitable endeavours. For them, this transgression of Islamic orthopraxy—the obligation of *zakat* should fall only on Muslims whose surplus wealth (*nisab*) held for a full lunar year exceeds a specified level—is explained as ignorance of Islamic doctrines and practices that the mosque can rectify through sermons and education. Nevertheless poor Muslims who claim to give *zakat* are steadfast in their interpretation of their actions, and when pushed counter any argument that is raised against them. There are several possible understandings of what is taking place here, ranging from a lack of religious knowledge as the mosque would insist, to a cynical attempt to appropriate the social status associated to giving *zakat*. Alongside these, however, stands our respondents’ insistence that poor Muslims can, and should be both givers and recipients of charity.

Fayaz and Rizana, both in their early 40s, live in one of the most well maintained Corporation flats. Located on the ground floor, they have blocked off the door that opens onto the common landing. They have opened an independent entrance to the flat that leads directly on a bit of land around which they have built a high wall. They are also the only residents in the block to have painted their exterior walls a different colour. Inside the flat the floor is paved with polished tiles, and a modern steel-and-glass table and chair-set are placed in the middle. Comfortable sofas and a coffee table are set opposite an expensive flat-screen television. Fayaz was educated to Grade 8 and Rizana to Grade 10. He works as a manager in a large Muslim-owned company, and until recently Rizana has worked in the Gulf. Fayaz earns Rs.50,000 per month, high by *watte* standards, but still too little to bring him into the level of wealth at which one should pay *zakat*, something that is affirmed by the fact that the family receives *zakat* from Fayaz’s employer at Ramadan. Nevertheless, Fayaz engages in a wide range of giving, some of which he defines as *sadaqa* and some as *zakat*. Alongside this Fayaz also gives to poorer relatives, described by him as *zakat* when given at Ramadan and as *udavi* (Tamil for help or assistance) when given at other times of the year.

During Ramadan we give *zakat* to family members first and then after to non-relatives. At other times of the year we give clothes and other items to different people [as *sadaqa*]. People come and ask for money for weddings. This is *sadaqa*. During the month of fasting, *zakat* is something you have to give. It’s a religious thing you have to do but it’s also something we like to do – it’s not a bother….But the help we give to family members [at other times] is not *sadaqa* or *zakat*. We see it as help.

With their separate doorway, high walls, consumer goods, and managerial position, Fayaz and Rizana are social climbers interested in distinguishing themselves from their less fortunate neighbours. In that sense the claim to give *zakat* is easily understood as forming part of the same narrative of distinction. The giving of *zakat*, though, is possibly within their reach. Perhaps by acting as if they can give *zakat* today, tomorrow they might be able to. Even so, Fayaz describes his *zakat* as being driven by piety, and in this sense he occupies the same social and moral space as men.
like Jameer who see no contradiction between their business aspirations, and religious and humanitarian commitments.  

For other Muslims in the *watte* the possibility of economic success seems remote, yet they still insist they can give *zakat*. Mahood is 66 years old O-level educated man who works as an odd-job electrician and handyman, earning around Rs.300 per day. Mahood is also one of the few Muslims in the *watte* to collect government welfare payments, totalling around Rs.600 per month. Mahood says he receives *fitra* from the mosque at Ramadan, and help from his mother-in-law’s relatives. He has a learned disposition, and as we sit in his flat he embarks on a monologue about the similarities between Islam and Christianity, which he sees as many. This is a time of protests across the Muslim world against a film purportedly made in America that defames the life of the Prophet Mohammad. Tensions are also starting to run high in Colombo and Mahood wants to stress that both Islam and Christianity are religions founded on the principle of charity. For Mahood giving is a way of life, something that can and should promote harmony across communities, and a practice he has pursued since childhood. Mahood is also keen to stress that he gives according to the principles of *zakat* as well as of *sadaqa*. He differentiates between that which he calculates as a percentage of his income and can only be given to Muslims (*zakat*), and that which can be any amount and can be given freely (*sadaqa*). For Mahood, however, the ability to give *zakat* is not reckoned in material terms but spiritual terms. Thus the opportunity to give *zakat*, to give to less fortunate Muslims at the most auspicious time of year, Ramadan, cannot be reduced to an economic demand, but is something that all good Muslims should be aware of regardless of their economic level. Mahood challenges the requirement of having in excess of Rs. 500,000 in untouched assets in order to be under obligation to give *zakat*,

> Even as a small child we had to give. It’s a religious obligation. We have to give to people below our level. Is it *zakat*? Even if you only have ten rupees you can give two-and-a-half per cent!

Mahood’s assertion that he can give *zakat* “even if you only have ten rupees!” is joyful, expressing a deep pleasure in the capacity to do so. For Mahood, giving *zakat* is a choice and not merely a duty. There is little to suggest that Mahood associates *zakat* with either economic success or the pursuit of ‘social mindedness.’ Here giving is an act entirely distinct from other considerations beyond fulfilling God’s command, and performed spontaneously.  

**Conclusions: charity and the problem of ‘the poor’**

The ethnography we discussed emphasizes the heterogeneity of Muslim charity in contemporary Colombo, whereby different orientations and practices not only co-exist, but actually work through each other.  

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39 See Osella and Osella ‘Muslim entrepreneurs’. 
40 See Bornstein *Disquieting Gifts*; Mittermaier ‘Beyond compassion’. 
whom one has long-term personal relations, be them relatives, employees, former clients or simply poor neighbours in the ancestral village. This might be more explicit and evident in the case of those who prefer to distribute in person at least a share of their zakat. But the various projects or schemes of formal and informal charitable organizations follow similar geographical trajectories, whereby donations in kind or cash tend to move from Colombo to the donors’ natal or ancestral villages, reproducing long-term commitments and relational obligations. Individual donors and organizations continue to give zakat and sadaqa, in whatever form is distributed, to those with whom they have long-term relations. This is seldom rationalised with reference to the categories of rightful recipients of zakat mentioned in the Qur’an and Islamic canon. More commonly our respondents referred to an ethico-religious duty of care for those who, for a variety of reasons, cannot make ends meet and have to depend on others for the necessities of everyday life, described in the Qur’an as fuqara (sing. faqir). Materialised by giving zakat and sadaqa, such a duty of care should expand from one’s kin and relatives, to dependants and neighbours, and eventually to the wider community along a vector of decreasing intimacy and relational obligations. If it is normally accepted that giving to those to whom one is closest is the most efficient and effective way to take care of those in need,43 we have found an increased concern about “poor people” (Tamil ēlai makkal), a relationally more distant category of persons whose spontaneous demands for help and assistance are nowadays stereotyped, and reproved as akin to begging (Tamil pichchai ētu). The pedagogy of charity articulated by many of Colombo’s (formal and informal) Muslim charities, as well by the followers of Islamic reformist organizations is specifically directed to transforming not only spiritual and material well-being, but also the cultural and social dispositions of the socially and relationally distant, and hence unknown and anonymous poor. Here, individually selected, scrutinised and assessed by organizations standing for an anonymised body of givers, “the poor” are turned from nameless bodies through whom a religious obligation is discharged into knowable and known objects of moral scrutiny and intervention. In the meantime, the beggar (Tamil pichchaikkārag) is increasingly seen as a nuisance, bothering respectable households with incessant demands and giving a bad name to the Muslim community. Moreover, one can never be certain whether the beggar is genuinely indigent or a ‘professional’ mendicant making good money out of fellow Muslims’ compassion

42 There are eight groups of people on whom zakat should be spent, as mentioned in the Qur’an. Fuqara: those who own property in excess of basic necessities but below the value of nisab; Masakeen: Persons of extreme poverty who possess no wealth whatsoever; Aamileen: those persons who are appointed by to collect zakat. It is not necessary that this be a needy person; Muallafatul Quloob: those poor and needy persons who are given zakat with the intentions of solidifying their hearts because they maybe recently converted to Islam or to bring them closer to Islam; Ar-Riqaab: slaves whose masters have agreed to set them free on a payment of a fixed amount; zakat may be used to purchase their freedom; Ibnus-Sabeel: a traveler, who, whilst wealthy at his residence, is stranded and in need of financial assistance; Al Ghaarimeen: a person whose debts exceed his assets and his net assets (after deducting his liabilities) is below the nisab limit.; Fi Sabeelillah: those who are away from home in the path of Allah, those in jihada, those seeking knowledge or a stranded haji.

and piety. To boot, rumours abound of non-Muslims putting on a skullcap to beg for money from Muslim houses or shops. That is, the morally threatening and unruly beggar—the wretched *miskin* appearing in the Qur’an as an ambiguous stranger deserving of privileged charitable attention—is tamed through bureaucratic practices—application forms, letters of recommendation nowadays routinely demanded by donors—which deny mendicants the power to eliciting donations by appealing to the ‘impulse to give’ of the Muslim public. However, as we have argued elsewhere, attempts to erase beggars from the practices of almsgiving are interrupted every time a someone gives to mendicants knowing that money given as alms will return multiplied.

Waseer Watta’s poor residents’ refusal to stand in queues to receive *zakat* might be interpreted as the expression of a wider South Asian awareness of the hierarchies of status produced and reproduced through the politics unreciprocated gift giving. And yet the shame they experience is not just the humiliation of demanding and receiving assistance from others, but the realization that eliciting support from strangers is nowadays unescapably marked by the indignity of begging. The well-meaning and pious Muslim donor who forces the *watte*’s poor to queue “like beggars” to receive *zakat* is well aware of the differences between *elai af* (poor man) and *pichchaikkāraṇ* (beggar). And yet, he acts as he does because in contemporary middle class and Islamic reformist discourse those who demand charity and receive it in person and publicly by individual donors are perceived and represented as ‘beggers.’ In turn, the conflation of the practices of the poor into begging calls for and justifies the work of purification enacted by charities and individuals through the introduction of bureaucratic procedures and the articulation socio-religious pedagogies of *upliftment*. That is, once the relationally distant poor have been turned to the categorical status of beggars, in order to become the object of charitable intervention they have to be reassembled into deserving poor.

Waseer Watta’s residents, though, are keen to point out that donations handed out by individuals or organizations are never enough to provide a degree of social protection for those whose livelihood is at the best precarious. Eventually the financial help extended by kin, friends and neighbours is more easily accessible and reliable. Moreover, by claiming the right to give as well as to receive religious charity, and by drawing attention to the continuity between the ethics of almsgiving and the morality of relational obligations, Waseer Watta’s residents assert participation to a ‘community of believers’ constituted at the intersection of two related modalities of reciprocity: reciprocity to God via pious acts of charity, reciprocity to fellow residents and kin via relations of mutuality and co-dependence. By receiving *and* giving *sadaqa*

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46 Giving alms to beggars who visit Colombo’s shops on Fridays remains the most common and routine of charitable activities. See Osella ‘‘A Poor Muslim’’.

and zakat, poor and working class Muslim in the watte, then, imagine inclusion and belonging to the wider Muslim community in Colombo which is not contingent upon the mediation and pedagogical interventions of charitable organizations and (middle-class) pious donors. Importantly, this imagination of inclusion and belonging comes at a time when the Muslim poor are increasingly marginalized by virtue of a discourse which by framing charity as a means “to help the poor to help themselves” has turned socio-economic upliftment into an ethical duty, and, consequently, failure to improve oneself has become the symptom of wider moral and religious shortcomings.  

It is precisely at this intersection that we find fertile ground for a reconsideration of charity, not just in terms of understanding the lives of the poor who receive but also the poor who give. There has been a growing interest in recent years in the motivation of the ‘humanitarian poor’: the argument simply stated is that feelings of affinity with other poor people leads the poor themselves to give charitably whatever and whenever they can. In our Waseer Watta ethnography we find not just evidence of sympathy for the fellow poor but an opportunity to express and embody piety and community through the gifting of charity to family, friends, and neighbours. Yet while for wealthy men like Jameer this does involve an attempt to refashion the moral lives of the poor, for impoverished men like Mahood, giving is understood as an action undertaken in and for itself alone, devoid of moral demands on the recipients. By making this argument we do not wish to romanticise the charity of the poor, nor to naively position it as the antithesis of a hegemonic charity of the wealthy middle classes. Instead, by exploring the charity of the poor in and through their life-worlds, we wish to highlight how, at least for some Waseer Watta people, giving charity offers a chance to stand apart from the normative pedagogies of what Atia defines as pious neoliberalism. The poor give not simply because of the debts of mutuality to which they are beholden as the residents of tight-knit communities, nor the strategies of aspirational social climbers intent on distinguishing themselves from poor kin and neighbours. As our ethnography has shown, these and complex other motivations lead the poor to give, through modalities at times analogous and at other times dissimilar to the wealthy.

48 Cf. Osella and Osella ‘Muslim entrepreneurs’.

